

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Sorokach, Jr.
Diana Sorokach
Debtors

Case No. 19-04401-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 20

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db/jdb +Charles Sorokach, Jr., Diana Sorokach, 213 High Road, Pottsville, PA 17901-8965
5257508 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
5257510 Brand Source, PO Box 6403, Sioux Falls, SD 57117-6403
5257509 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218)
5257515 +Citi Bank Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
5257516 Citizens One, JCB210, PO Box 42033, Providence, RI 02940-2033
5257518 Discover, PO Box 6105, Carol Stream, IL 60197-6105
5257520 +LVHN Rehabilitation, 300 Schuylkill Medical Plaza, Pottsville, PA 17901-3668
5257522 +Penny Mac Loan Services, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: wschwab@iq7technology.com Jan 30 2020 19:11:58 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056

cr +EDI: PRA.COM Jan 31 2020 00:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

5257511 +EDI: CAPITALONE.COM Jan 31 2020 00:08:00 Capital One, P.O.Box 30285,
Salt Lake City, UT 84130-0285

5257512 EDI: CHASE.COM Jan 31 2020 00:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
5257513 EDI: CHASE.COM Jan 31 2020 00:08:00 Chase Cardmember Services, P.O. Box 15298,
Wilmington, DE 19850-5298

5257514 EDI: CITICORP.COM Jan 31 2020 00:08:00 Citi Bank, P.O. Box 9001037,
Louisville, KY 40290-1037

5257517 EDI: DISCOVER.COM Jan 31 2020 00:08:00 Discover, P.O.Box 30943,
Salt Lake City, UT 84130-0943

5257519 EDI: RMSC.COM Jan 31 2020 00:08:00 Lowes/Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914

5257521 EDI: RMSC.COM Jan 31 2020 00:08:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
5258067 +EDI: RMSC.COM Jan 31 2020 00:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

5257523 +EDI: RMSC.COM Jan 31 2020 00:08:00 Walmart, P.O. Box 960024, Orlando, FL 32896-0024
TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Christopher W Hobbs on behalf of Debtor 2 Diana Sorokach chobbs@lthlawfirm.com,
tgrigas@lthlawfirm.com
Christopher W Hobbs on behalf of Debtor 1 Charles Sorokach, Jr. chobbs@lthlawfirm.com,
tgrigas@lthlawfirm.com

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:

Debtor 1	Charles Sorokach Jr.	Social Security number or ITIN xxx-xx-3746 EIN -----
First Name Middle Name Last Name		
Debtor 2 (Spouse, if filing)	Diana Sorokach	Social Security number or ITIN xxx-xx-9045 EIN -----
First Name Middle Name Last Name		
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:19-bk-04401-RNO		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles Sorokach Jr.

Diana Sorokach
aka Diana Swartz**By the
court:**1/30/20Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.